

IN THE UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF TEXAS
MCALLEN DIVISION

NOE BAZAN,
Plaintiffs,

VS.

STATE FARM LLOYDS,
Defendants.

§
§
§
§
§
§
§
§
§

Civil Action No. 7:16-cv-152

EXHIBIT 1

j | d

LAW

713.337.4100
TELEPHONE

1010 LAMAR, SUITE 200
HOUSTON, TEXAS 77002

713.337.4101
FACSIMILE

JOSH DAVIS
josh@thejdfirm.com
Board Certified in Personal Injury Trial Law
By the Texas Board of Legal Specialization

April 16, 2015

Via Facsimile (844) 236-3646

Rosa Contreras
State Farm Lloyds
PO Box 106169
Atlanta, GA 30348-6169

Re: Our Client: Noe Bazan
Claim No.: 53-510T-746
Policy No.: 83-BP-U578-6
Date of Loss: August 16, 2014

Dear Ms. Contreras:

Please accept this letter and the attached damage model and estimate as my client's final demand regarding the above referenced claim. Please find enclosed:

1. Noe Bazan Damage Model; and,
2. Quality Loss Assessment Estimate.

State Farm's failure to abide by the terms of the referenced policy (the "Policy") led to a relatively small roof replacement claim growing into a large claim—as happens when insurance companies refuse to insure a covered loss in Texas. As you know, the TEXAS INSURANCE CODE provides significant statutory penalties when an insurance company fails to pay a claim. The attached damage model highlights those penalties. Based on State Farm's failures—and my client's resulting damages that include attorneys' fees and expert fees—my client demands **\$26,603.01** to resolve his claims. This figure accounts for my client's deductible of \$2,612.00. Because my client is

JOSH DAVIS LAW FIRM

Rosa Contreras
April 16, 2015
Page 2

alleging breach of contract, I am not withholding depreciation in the damage model. These claims—in which State Farm has violated the TEXAS INSURANCE CODE and the clear terms of the Policy—require full resolution.

State Farm essentially denied the claim, finding only \$2,669.84 worth of damage. This finding is shown to be completely inaccurate based on Quality Loss Assessment's inspection and the attached photographs.

Based on Quality Loss Assessment's estimate of \$12,758.64, State Farm has severely underestimated the damage to the property. State Farm fails to offer any evidence of its investigation that could attribute the properties damage to some non-covered loss event.

Based on State Farm's violations of the INSURANCE CODE thus far, along with a very credible estimate from Quality Loss Assessment, I fully expect a jury to pay fair value for this claim. My client was required to retain multiple experts and an attorney to fight for the policy proceeds State Farm is required to pay under the Policy. My client demands **\$26,603.01** to resolve his claim, payable to Noe Bazan & Joshua P. Davis, P.C., d/b/a Josh Davis Law Firm by **May 15, 2015**. If we have not received payment by that date this settlement demand is withdrawn and we will file suit.

If you have any comments or concerns, please do not hesitate to contact me at (713) 337-4100.

With best wishes,

/s/ J.P. Davis

Joshua P. Davis

JPD:kr
Enclosures

P. 1

* * * Communication Result Report (Apr. 16. 2015 11:38AM) * * *

1)
2)

Date/Time: Apr. 16. 2015 11:25AM

File No. Mode	Destination	Pg(s)	Result	Page Not Sent
2448 Memory TX	18442363646	P. 41	OK	

Reason for error

E. 1) Hang up or line fail
E. 3) No answer
E. 5) Exceeded max. E-mail size

E. 2) Busy
E. 4) No facsimile connection
E. 6) Destination does not support IP-Fax

j | d

LAW

713.337.4100
TELEPHONE1010 LAW, SUITE 200
HOUSTON, TEXAS 77002713.337.4101
FACSIMILE

FACSIMILE TRANSMITTAL SHEET

TO: Rosa Contreras
State Farm Lloyds

FROM: Joshua P. Davis

DATE: April 16, 2015

RE: Our Client: Noe Bazan
Claim No.: 53-510T-746
Policy No.: 83-BP-US78-6
Date of Loss: August 16, 2014

FAX NO.: (844) 236-3646

PAGES (including cover sheet): 41

COMMENTS:

Please see attached.

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Bazan Damage Model

Quality Loss Assessment Estimate	\$12,758.64
State Farm Deductible	\$2,612.00
State Farm Payment to Bazan	\$0.00
Total Policy Claims	\$10,146.64
18% Penalty	\$1,300.99
Mental Anguish	\$5,000.00
Attorney's Fees	\$7,039.05
Taxable Court Costs	\$1,150.00
Pre-Judgment Interest	\$1,966.32
Total:	\$26,603.01

Quality Loss Assessment, LLC

600 E. Sonterra Blvd. Ste. 1406
San Antonio, TX. 78258
(210) 760-9621
cory.qualityloss@gmail.com

Client: Bazan, Noe
Property: 504 E. Biyaneta Ave.
Pharr, TX 78577

Operator Info:
Operator: EATON

Estimator: Garza, Cory
Company: Quality Loss Assessment, LLC
Business: 600 E. Sonterra Blvd. Ste. 1406
San Antonio, TX 78217

Business: (210) 760-9621
E-mail: cory.qualityloss@gmail.com

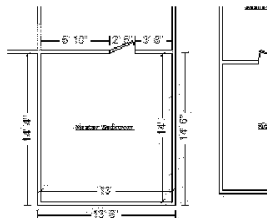
Type of Estimate:
Date Entered: 9/23/2014 Date Assigned: 9/23/2014
Date Est. Completed: 9/23/2014 Date Job Completed:

Price List: TXMC7X1_JUL14
Labor Efficiency: Restoration/Service/Remodel
Estimate: NB-1001

Quality Loss Assessment, LLC

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NB-1001
Main Level

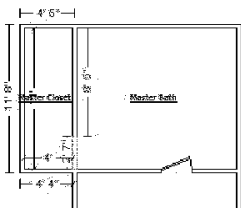
**Master Bedroom****Height: 8'**

432.00 SF Walls	182.00 SF Ceiling
614.00 SF Walls & Ceiling	182.00 SF Floor
20.22 SY Flooring	54.00 LF Floor Perimeter
54.00 LF Ceil. Perimeter	

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
1. Content Manipulation charge - per hour	2.00 HR	0.00	35.54	71.08
2. Medium Box, Packing Paper & Tape	10.00 EA	0.00	3.04	30.40
20. R&R Baseboard - 2 1/4"	13.00 LF	0.33	2.30	34.19
21. R&R Casing - 2 1/4"	17.00 LF	0.41	1.86	38.59
22. Paint baseboard - two coats	13.00 LF	0.00	1.24	16.12
26. Paint baseboard - one coat	41.00 LF	0.00	0.82	33.62
23. Paint casing - two coats	17.00 LF	0.00	1.24	21.08
24. Drywall Repair - Minimum Charge - Labor and Material	1.00 EA	0.00	354.24	354.24
25. Texture - Labor Minimum	1.00 EA	0.00	224.63	224.63
Texture repair to affected wall caused by drywall replacement and removal of baseboard.				
10. Seal the surface area w/latex based stain blocker - one coat	104.00 SF	0.00	0.56	58.24
15. Paint the walls - one coat	432.00 SF	0.00	0.60	259.20
17. Paint door/window trim & jamb - 1 coat (per side)	2.00 EA	0.00	18.42	36.84
18. Mask the floor per square foot - plastic and tape - 4 mil	182.00 SF	0.00	0.22	40.04
19. Mask and prep for paint - tape only (per LF)	108.00 LF	0.00	0.49	52.92
27. Haul debris - per pickup truck load - including dump fees	1.00 EA	128.44	0.00	128.44
28. General clean - up	1.00 HR	0.00	35.71	35.71
Totals: Master Bedroom				1,435.34

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**Master Closet****Height: 8'**

222.78 SF Walls
 266.78 SF Walls & Ceiling
 4.89 SY Flooring
 30.00 LF Ceil. Perimeter

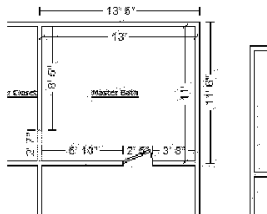
44.00 SF Ceiling
 44.00 SF Floor
 27.42 LF Floor Perimeter

Missing Wall - Goes to Floor**2' 7" X 6' 8"****Opens into MASTER_BATH**

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
29. Content Manipulation charge - per hour	3.00 HR	0.00	35.54	106.62
30. Medium Box, Packing Paper & Tape	10.00 EA	0.00	3.04	30.40
48. Provide wardrobe box & tape - large size	4.00 EA	0.00	20.07	80.28
33. Detach & Reset Heat/AC register - Mechanically attached	1.00 EA	0.00	0.00	11.58
49. Detach & Reset Light fixture	1.00 EA	0.00	0.00	41.98
36. R&R 5/8" drywall - hung, taped, ready for texture	32.00 SF	0.33	1.77	67.20
37. R&R Blown-in insulation - 14" depth - R38	32.00 SF	0.86	1.28	68.48
40. R&R 1/2" drywall - hung, taped, ready for texture	32.00 SF	0.33	1.65	63.36
50. Texture drywall - heavy hand texture Monterey Style Texture	266.78 SF	0.00	0.72	192.08
38. Seal the walls and ceiling w/latex based stain blocker - one coat	266.78 SF	0.00	0.56	149.40
43. Paint the walls and ceiling - one coat	266.78 SF	0.00	0.60	160.07
44. Paint baseboard - one coat	27.42 LF	0.00	0.82	22.48
45. Paint door/window trim & jamb - 1 coat (per side)	1.00 EA	0.00	18.42	18.42
46. Mask more than the walls per square foot - plastic and tape - 4 mil	266.78 SF	0.00	0.22	58.69
47. Mask and prep for paint - tape only (per LF)	57.42 LF	0.00	0.49	28.14
51. General clean - up	1.00 HR	0.00	35.71	35.71
Totals: Master Closet				1,134.89

Quality Loss Assessment, LLC

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**Master Bath****Height: 8'**

366.78 SF Walls
 509.78 SF Walls & Ceiling
 15.89 SY Flooring
 48.00 LF Ceil. Perimeter

143.00 SF Ceiling
 143.00 SF Floor
 45.42 LF Floor Perimeter

Missing Wall - Goes to Floor**2' 7" X 6' 8"****Opens into MASTER_CLOSE**

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
52. Content Manipulation charge - per hour	1.00 HR	0.00	35.54	35.54
53. Medium Box, Packing Paper & Tape	5.00 EA	0.00	3.04	15.20
54. R&R Baseboard - 2 1/4"	10.00 LF	0.33	2.30	26.30
55. R&R Casing - 2 1/4"	17.00 LF	0.41	1.86	38.59
56. Paint baseboard - two coats	10.00 LF	0.00	1.24	12.40
57. Paint baseboard - one coat	27.42 LF	0.00	0.82	22.48
58. Paint casing - two coats	17.00 LF	0.00	1.24	21.08
59. Drywall Repair - Minimum Charge - Labor and Material	1.00 EA	0.00	354.24	354.24
60. Texture - Labor Minimum	1.00 EA	0.00	224.63	224.63
Texture repair to affected wall caused by drywall replacement and removal of baseboard.				
61. Seal the surface area w/latex based stain blocker - one coat	96.00 SF	0.00	0.56	53.76
62. Paint part of the walls - one coat	331.78 SF	0.00	0.60	199.07
63. Paint door/window trim & jamb - 1 coat (per side)	2.00 EA	0.00	18.42	36.84
64. Mask the floor per square foot - plastic and tape - 4 mil	143.00 SF	0.00	0.22	31.46
65. Mask and prep for paint - tape only (per LF)	93.42 LF	0.00	0.49	45.78
67. General clean - up	1.00 HR	0.00	35.71	35.71
Totals: Master Bath				1,153.08

Tub

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
118. Detach & Reset Bathtub faucet (no shower)	1.00 EA	0.00	0.00	68.26

NB-1001

9/30/2014

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Quality Loss Assessment, LLC

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CONTINUED - Tub

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
112. R&R Wall veneer panels - cultured marble	30.00 SF	0.99	24.15	754.20
117. R&R 1/4" Cement board	30.00 SF	0.87	3.40	128.10
Totals: Tub				950.56

Shower

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
102. Detach & Reset Shower faucet	1.00 EA	0.00	0.00	68.26
103. Detach & Reset Shower door - corner unit - oversized	1.00 EA	0.00	0.00	146.57
104. R&R Wall veneer panels - cultured marble	72.00 SF	0.99	24.15	1,810.08
105. Shower pan	1.00 EA	0.00	167.76	167.76
106. R&R Shower Base (cultured marble)	1.00 EA	39.94	597.29	637.23
107. R&R Shower drain - for use with waterproof membrane	1.00 EA	11.98	200.95	212.93
108. R&R Wall - soap dish - cultured marble	1.00 EA	4.99	54.59	59.58
109. R&R 1/4" Cement board	72.00 SF	0.87	3.40	307.44
Totals: Shower				3,409.85

**Bedroom Closet****Height: 8'**

144.00 SF Walls	14.00 SF Ceiling
158.00 SF Walls & Ceiling	14.00 SF Floor
1.56 SY Flooring	18.00 LF Floor Perimeter
18.00 LF Ceil. Perimeter	

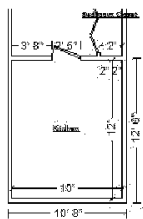
DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
68. Content Manipulation charge - per hour	2.00 HR	0.00	35.54	71.08
69. Medium Box, Packing Paper & Tape	10.00 EA	0.00	3.04	30.40

Quality Loss Assessment, LLC

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 (210) 760-9621
 cory.qualityloss@gmail.com

CONTINUED - Bedroom Closet

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
70. Provide wardrobe box & tape - large size	2.00 EA	0.00	20.07	40.14
72. Detach & Reset Light fixture	1.00 EA	0.00	0.00	41.98
73. R&R 5/8" drywall - hung, taped, ready for texture	32.00 SF	0.33	1.77	67.20
74. R&R Blown-in insulation - 14" depth - R38	32.00 SF	0.86	1.28	68.48
75. R&R 1/2" drywall - hung, taped, ready for texture	32.00 SF	0.33	1.65	63.36
84. R&R Baseboard - 2 1/4"	9.00 LF	0.33	2.30	23.67
85. Paint baseboard - two coats	9.00 LF	0.00	1.24	11.16
76. Texture drywall - heavy hand texture Monterey Style Texture	158.00 SF	0.00	0.72	113.76
77. Seal the walls and ceiling w/latex based stain blocker - one coat	158.00 SF	0.00	0.56	88.48
78. Paint the walls and ceiling - one coat	158.00 SF	0.00	0.60	94.80
79. Paint baseboard - one coat	9.00 LF	0.00	0.82	7.38
80. Paint door/window trim & jamb - 1 coat (per side)	1.00 EA	0.00	18.42	18.42
81. Mask more than the walls per square foot - plastic and tape - 4 mil	158.00 SF	0.00	0.22	34.76
82. Mask and prep for paint - tape only (per LF)	36.00 LF	0.00	0.49	17.64
83. General clean - up	1.00 HR	0.00	35.71	35.71
Totals: Bedroom Closet				828.42

**Kitchen****Height: 8'**

351.77 SF Walls	119.81 SF Ceiling
471.58 SF Walls & Ceiling	119.81 SF Floor
13.31 SY Flooring	43.97 LF Floor Perimeter
43.97 LF Ceil. Perimeter	

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
86. Content Manipulation charge - per hour	2.00 HR	0.00	35.54	71.08

Quality Loss Assessment, LLC

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 cory.qualityloss@gmail.com

CONTINUED - Kitchen

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
87. Medium Box, Packing Paper & Tape	10.00 EA	0.00	3.04	30.40
89. Detach & Reset Heat/AC register - Mechanically attached	1.00 EA	0.00	0.00	11.58
90. Detach & Reset Light fixture	1.00 EA	0.00	0.00	41.98
91. R&R 5/8" drywall - hung, taped, ready for texture	32.00 SF	0.33	1.77	67.20
92. R&R Blown-in insulation - 14" depth - R38	32.00 SF	0.86	1.28	68.48
93. R&R 1/2" drywall - hung, taped, ready for texture	32.00 SF	0.33	1.65	63.36
94. Texture drywall - heavy hand texture Monterey Style Texture	471.58 SF	0.00	0.72	339.54
95. Seal the walls and ceiling w/latex based stain blocker - one coat	471.58 SF	0.00	0.56	264.08
96. Paint the walls and ceiling - one coat	471.58 SF	0.00	0.60	282.95
97. Paint baseboard - one coat	43.97 LF	0.00	0.82	36.06
98. Paint door/window trim & jamb - 1 coat (per side)	1.00 EA	0.00	18.42	18.42
99. Mask more than the walls per square foot - plastic and tape - 4 mil	471.58 SF	0.00	0.22	103.75
100. Mask and prep for paint - tape only (per LF)	87.94 LF	0.00	0.49	43.09
101. General clean - up	1.00 HR	0.00	35.71	35.71
Totals: Kitchen				1,477.68
Total: Main Level				10,389.82
Line Item Totals: NB-1001				10,389.82

Quality Loss Assessment, LLC

600 E. Sonterra Blvd. Ste. 1406
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 (210) 760-9621
 cory.qualityloss@gmail.com

Grand Total Areas:

1,836.55 SF Walls	585.21 SF Ceiling	2,421.76 SF Walls and Ceiling
585.21 SF Floor	65.02 SY Flooring	228.71 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	233.87 LF Ceil. Perimeter
585.21 Floor Area	650.51 Total Area	1,836.55 Interior Wall Area
1,397.30 Exterior Wall Area	155.26 Exterior Perimeter of Walls	
0.00 Surface Area	0.00 Number of Squares	0.00 Total Perimeter Length
0.00 Total Ridge Length	0.00 Total Hip Length	

Quality Loss Assessment, LLC

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 cory.qualityloss@gmail.com

Summary

Line Item Total			10,389.82
Material Sales Tax	@	8.250%	209.70
Cleaning Mtl Tax	@	8.250%	7.31
Subtotal			10,606.83
Overhead	@	10.0%	1,060.74
Profit	@	10.0%	1,060.74
Cleaning Sales Tax	@	8.250%	30.33
Replacement Cost Value			\$12,758.64
Net Claim			\$12,758.64

 Garza, Cory

Jun. 17. 2015 4:37PM

No. 2793 P. 1

j | d

LAW

713.337.4100
TELEPHONE

1010 LAMAR, SUITE 200
HOUSTON, TEXAS 77002

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FACSIMILE

FACSIMILE TRANSMITTAL SHEET

TO: Rosa Contreras
State Farm Lloyds

FAX NO.: (844) 236-3646

FROM: Joshua P. Davis

PAGES (including cover sheet): 41

DATE: June 17, 2015

RE: Our Client: Noe Bazan
Claim No.: 53-510T-746
Policy No.: 83-BP-U578-6
Date of Loss: August 16, 2014

COMMENTS:

Please see attached.

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No. 2793 P. 2

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FACSIMILE

JOSH DAVIS
josh@thejdfirm.com
Board Certified in Personal Injury Trial Law
By the Texas Board of Legal Specialization

June 17, 2015

Via Facsimile (844) 236-3646

Rosa Contreras
State Farm Lloyds
PO Box 106169
Atlanta, GA 30348-6169

Re: Our Client: Noe Bazan
Claim No.: 53-510T-746
Policy No.: 83-BP-U578-6
Date of Loss: August 16, 2014

Dear Ms. Contreras:

Please accept this letter and the attached damage model and estimate as my client's final demand regarding the above referenced claim. Please find enclosed:

1. Noe Bazan Damage Model; and,
2. Quality Loss Assessment Estimate.

State Farm's failure to abide by the terms of the referenced policy (the "Policy") led to a relatively small claim growing into a large claim—as happens when insurance companies refuse to insure a covered loss in Texas. As you know, the TEXAS INSURANCE CODE provides significant statutory penalties when an insurance company fails to pay a claim. The attached damage model highlights those penalties. Based on State Farm's failures—and my client's resulting damages that include attorneys' fees and expert fees—my client demands **\$25,781.25** to resolve his claims. This figure accounts for my client's deductible of \$2,612.00. Because my client is alleging breach of contract, I am not withholding depreciation in the damage model. These claims—in which State Farm

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No. 2793 P. 3

JOSH DAVIS LAW FIRM

Rosa Contreras
June 17, 2015
Page 2

has violated the TEXAS INSURANCE CODE and the clear terms of the Policy—require full resolution.

State Farm essentially denied the claim, finding only \$2,669.84 worth of damage attributable to the accidental water discharge. This finding is shown to be completely inaccurate based on Quality Loss Assessment's inspection and the attached photographs. State Farm's adjustor failed to find any water related damage in Mr. Bazan's kitchen. Yet Quality Loss Assessment's estimate shows that there is \$1,477.68 worth of damage attributable to the covered loss.

Based on Quality Loss Assessment's estimate of \$12,758.64, State Farm has severely underestimated the damage to the property. State Farm fails to offer any evidence of its investigation that could attribute the properties damage to some non-covered loss event.

Based on State Farm's violations of the INSURANCE CODE thus far, along with a very credible estimate from Quality Loss Assessment, I fully expect a jury to pay fair value for this claim. My client was required to retain multiple experts and an attorney to fight for the policy proceeds State Farm is required to pay under the Policy. My client demands **\$25,781.25** to resolve his claim, payable to Noe Bazan & Joshua P. Davis, P.C., d/b/a Josh Davis Law Firm by **July 17, 2015**. If we have not received payment by that date this settlement demand is withdrawn and we will file suit.

If you have any comments or concerns, please do not hesitate to contact me at (713) 337-4100.

With best wishes,

/s/ J.P. Davis

Joshua P. Davis

JPD:kr
Enclosures

Jun. 17. 2015 4:37PM

No. 2793 P. 4

Bazan Damage Model

Quality Loss Assessment Estimate	\$12,758.64
State Farm Deductible	\$2,612.00
State Farm Payment to Bazan	\$0.00
Total Policy Claims	\$10,146.64
18% Penalty	\$1,476.13
Mental Anguish	\$5,000.00
Attorney's Fees	\$7,109.11
Taxable Court Costs	\$1,150.00
Pre-Judgment Interest	\$899.38
Total:	\$25,781.25

Jun. 17. 2015 4:38PM

No. 2793 P. 5

Quality Loss Assessment, LLC

600 E. Sonterra Blvd. Ste. 1406
San Antonio, TX. 78258
(210) 760-9621
cory.qualityloss@gmail.com

Client: Bazan, Noe
Property: 504 E. Biyaneta Ave.
Pharr, TX 78577

Operator Info:
Operator: EATON

Estimator: Garza, Cory
Company: Quality Loss Assessment, LLC
Business: 600 E. Sonterra Blvd. Ste. 1406
San Antonio, TX 78217

Business: (210) 760-9621
E-mail: cory.qualityloss@gmail.com

Type of Estimate:
Date Entered: 9/23/2014 Date Assigned: 9/23/2014
Date Est. Completed: 9/23/2014 Date Job Completed:

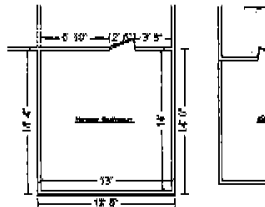
Price List: TXMC7X1_JUL14
Labor Efficiency: Restoration/Service/Remodel
Estimate: NB-1001

Jun. 17. 2015 4:38PM

No. 2793 P. 6

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 (210) 760-9621
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NB-1001**Main Level****Master Bedroom****Height: 8'**

432.00 SF Walls	182.00 SF Ceiling
614.00 SF Walls & Ceiling	182.00 SF Floor
20.22 SY Flooring	54.00 LF Floor Perimeter
54.00 LF Ceil. Perimeter	

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
1. Content Manipulation charge - per hour	2.00 HR	0.00	35.54	71.08
2. Medium Box, Packing Paper & Tape	10.00 EA	0.00	3.04	30.40
20. R&R Baseboard - 2 1/4"	13.00 LF	0.33	2.30	34.19
21. R&R Casing - 2 1/4"	17.00 LF	0.41	1.86	38.59
22. Paint baseboard - two coats	13.00 LF	0.00	1.24	16.12
26. Paint baseboard - one coat	41.00 LF	0.00	0.82	33.62
23. Paint casing - two coats	17.00 LF	0.00	1.24	21.08
24. Drywall Repair - Minimum Charge - Labor and Material	1.00 EA	0.00	354.24	354.24
25. Texture - Labor Minimum	1.00 EA	0.00	224.63	224.63
Texture repair to affected wall caused by drywall replacement and removal of baseboard.				
10. Seal the surface area w/latex based stain blocker - one coat	104.00 SF	0.00	0.56	58.24
15. Paint the walls - one coat	432.00 SF	0.00	0.60	259.20
17. Paint door/window trim & jamb - 1 coat (per side)	2.00 EA	0.00	18.42	36.84
18. Mask the floor per square foot - plastic and tape - 4 mil	182.00 SF	0.00	0.22	40.04
19. Mask and prep for paint - tape only (per LF)	108.00 LF	0.00	0.49	52.92
27. Haul debris - per pickup truck load - including dump fees	1.00 EA	128.44	0.00	128.44
28. General clean - up	1.00 HR	0.00	35.71	35.71
Totals: Master Bedroom				1,435.34

NB-1001

9/30/2014

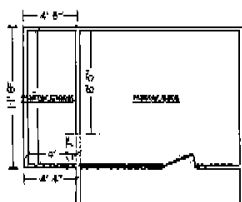
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No. 2793 P. 7

Quality Loss Assessment, LLC

600 E. Sonterra Blvd. Ste. 1406
 San Antonio, TX. 78258
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**Master Closet****Height: 8'**

222.78 SF Walls
 266.78 SF Walls & Ceiling
 4.89 SY Flooring
 30.00 LF Ceil. Perimeter

44.00 SF Ceiling
 44.00 SF Floor
 27.42 LF Floor Perimeter

Missing Wall - Goes to Floor

2' 7" X 6' 8"

Opens into MASTER_BATH

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
29. Content Manipulation charge - per hour	3.00 HR	0.00	35.54	106.62
30. Medium Box, Packing Paper & Tape	10.00 EA	0.00	3.04	30.40
48. Provide wardrobe box & tape - large size	4.00 EA	0.00	20.07	80.28
33. Detach & Reset Heat/AC register - Mechanically attached	1.00 EA	0.00	0.00	11.58
49. Detach & Reset Light fixture	1.00 EA	0.00	0.00	41.98
36. R&R 5/8" drywall - hung, taped, ready for texture	32.00 SF	0.33	1.77	67.20
37. R&R Blown-in insulation - 14" depth - R38	32.00 SF	0.86	1.28	68.48
40. R&R 1/2" drywall - hung, taped, ready for texture	32.00 SF	0.33	1.65	63.36
50. Texture drywall - heavy hand texture Monterey Style Texture	266.78 SF	0.00	0.72	192.08
38. Seal the walls and ceiling w/latex based stain blocker - one coat	266.78 SF	0.00	0.56	149.40
43. Paint the walls and ceiling - one coat	266.78 SF	0.00	0.60	160.07
44. Paint baseboard - one coat	27.42 LF	0.00	0.82	22.48
45. Paint door/window trim & jamb - 1 coat (per side)	1.00 EA	0.00	18.42	18.42
46. Mask more than the walls per square foot - plastic and tape - 4 mil	266.78 SF	0.00	0.22	58.69
47. Mask and prep for paint - tape only (per LF)	57.42 LF	0.00	0.49	28.14
51. General clean - up	1.00 HR	0.00	35.71	35.71

Totals: Master Closet

1,134.89

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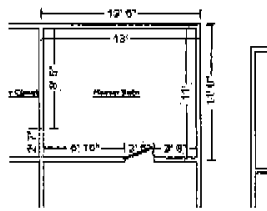
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No. 2793 P. 8

Quality Loss Assessment, LLC

600 E. Sonterra Blvd. Ste. 1406
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**Master Bath****Height: 8'**

366.78 SF Walls
 509.78 SF Walls & Ceiling
 15.89 SY Flooring
 48.00 LF Ceil. Perimeter

143.00 SF Ceiling
 143.00 SF Floor
 45.42 LF Floor Perimeter

Missing Wall - Goes to Floor

2' 7" X 6' 8"

Opens into MASTER_CLOSE

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
52. Content Manipulation charge - per hour	1.00 HR	0.00	35.54	35.54
53. Medium Box, Packing Paper & Tape	5.00 EA	0.00	3.04	15.20
54. R&R Baseboard - 2 1/4"	10.00 LF	0.33	2.30	26.30
55. R&R Casing - 2 1/4"	17.00 LF	0.41	1.86	38.59
56. Paint baseboard - two coats	10.00 LF	0.00	1.24	12.40
57. Paint baseboard - one coat	27.42 LF	0.00	0.82	22.48
58. Paint casing - two coats	17.00 LF	0.00	1.24	21.08
59. Drywall Repair - Minimum Charge - Labor and Material	1.00 EA	0.00	354.24	354.24
60. Texture - Labor Minimum	1.00 EA	0.00	224.63	224.63
Texture repair to affected wall caused by drywall replacement and removal of baseboard.				
61. Seal the surface area w/latex based stain blocker - one coat	96.00 SF	0.00	0.56	53.76
62. Paint part of the walls - one coat	331.78 SF	0.00	0.60	199.07
63. Paint door/window trim & jamb - 1 coat (per side)	2.00 EA	0.00	18.42	36.84
64. Mask the floor per square foot - plastic and tape - 4 mil	143.00 SF	0.00	0.22	31.46
65. Mask and prep for paint - tape only (per LF)	93.42 LF	0.00	0.49	45.78
67. General clean - up	1.00 HR	0.00	35.71	35.71
Totals: Master Bath				1,153.08

Tub

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
118. Detach & Reset Bathtub faucet (no shower)	1.00 EA	0.00	0.00	68.26
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Quality Loss Assessment, LLC

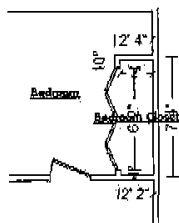
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CONTINUED - Tub

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
112. R&R Wall veneer panels - cultured marble	30.00 SF	0.99	24.15	754.20
117. R&R 1/4" Cement board	30.00 SF	0.87	3.40	128.10
Totals: Tub				950.56

Shower

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
102. Detach & Reset Shower faucet	1.00 EA	0.00	0.00	68.26
103. Detach & Reset Shower door - corner unit - oversized	1.00 EA	0.00	0.00	146.57
104. R&R Wall veneer panels - cultured marble	72.00 SF	0.99	24.15	1,810.08
105. Shower pan	1.00 EA	0.00	167.76	167.76
106. R&R Shower Base (cultured marble)	1.00 EA	39.94	597.29	637.23
107. R&R Shower drain - for use with waterproof membrane	1.00 EA	11.98	200.95	212.93
108. R&R Wall - soap dish - cultured marble	1.00 EA	4.99	54.59	59.58
109. R&R 1/4" Cement board	72.00 SF	0.87	3.40	307.44
Totals: Shower				3,409.85

**Bedroom Closet****Height: 8'**

144.00 SF Walls	14.00 SF Ceiling
158.00 SF Walls & Ceiling	14.00 SF Floor
1.56 SY Flooring	18.00 LF Floor Perimeter
18.00 LF Ceil. Perimeter	

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
68. Content Manipulation charge - per hour	2.00 HR	0.00	35.54	71.08
69. Medium Box, Packing Paper & Tape	10.00 EA	0.00	3.04	30.40

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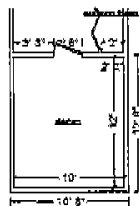
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CONTINUED - Bedroom Closet

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
70. Provide wardrobe box & tape - large size	2.00 EA	0.00	20.07	40.14
72. Detach & Reset Light fixture	1.00 EA	0.00	0.00	41.98
73. R&R 5/8" drywall - hung, taped, ready for texture	32.00 SF	0.33	1.77	67.20
74. R&R Blown-in insulation - 14" depth - R38	32.00 SF	0.86	1.28	68.48
75. R&R 1/2" drywall - hung, taped, ready for texture	32.00 SF	0.33	1.65	63.36
84. R&R Baseboard - 2 1/4"	9.00 LF	0.33	2.30	23.67
85. Paint baseboard - two coats	9.00 LF	0.00	1.24	11.16
76. Texture drywall - heavy hand texture Monterey Style Texture	158.00 SF	0.00	0.72	113.76
77. Seal the walls and ceiling w/latex based stain blocker - one coat	158.00 SF	0.00	0.56	88.48
78. Paint the walls and ceiling - one coat	158.00 SF	0.00	0.60	94.80
79. Paint baseboard - one coat	9.00 LF	0.00	0.82	7.38
80. Paint door/window trim & jamb - 1 coat (per side)	1.00 EA	0.00	18.42	18.42
81. Mask more than the walls per square foot - plastic and tape - 4 mil	158.00 SF	0.00	0.22	34.76
82. Mask and prep for paint - tape only (per LF)	36.00 LF	0.00	0.49	17.64
83. General clean - up	1.00 HR	0.00	35.71	35.71
Totals: Bedroom Closet				828.42

**Kitchen****Height: 8'**

351.77 SF Walls	119.81 SF Ceiling
471.58 SF Walls & Ceiling	119.81 SF Floor
13.31 SY Flooring	43.97 LF Floor Perimeter
43.97 LF Ceil. Perimeter	

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
86. Content Manipulation charge - per hour	2.00 HR	0.00	35.54	71.08

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Quality Loss Assessment, LLC

600 E. Sonterra Blvd. Ste. 1406
 San Antonio, TX, 78258
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CONTINUED - Kitchen

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
87. Medium Box, Packing Paper & Tape	10.00 EA	0.00	3.04	30.40
89. Detach & Reset Heat/AC register - Mechanically attached	1.00 EA	0.00	0.00	11.58
90. Detach & Reset Light fixture	1.00 EA	0.00	0.00	41.98
91. R&R 5/8" drywall - hung, taped, ready for texture	32.00 SF	0.33	1.77	67.20
92. R&R Blown-in insulation - 14" depth - R38	32.00 SF	0.86	1.28	68.48
93. R&R 1/2" drywall - hung, taped, ready for texture	32.00 SF	0.33	1.65	63.36
94. Texture drywall - heavy hand texture Monterey Style Texture	471.58 SF	0.00	0.72	339.54
95. Seal the walls and ceiling w/latex based stain blocker - one coat	471.58 SF	0.00	0.56	264.08
96. Paint the walls and ceiling - one coat	471.58 SF	0.00	0.60	282.95
97. Paint baseboard - one coat	43.97 LF	0.00	0.82	36.06
98. Paint door/window trim & jamb - 1 coat (per side)	1.00 EA	0.00	18.42	18.42
99. Mask more than the walls per square foot - plastic and tape - 4 mil	471.58 SF	0.00	0.22	103.75
100. Mask and prep for paint - tape only (per LF)	87.94 LF	0.00	0.49	43.09
101. General clean - up	1.00 HR	0.00	35.71	35.71
Totals: Kitchen				1,477.68
Total: Main Level				10,389.82
Line Item Totals: NB-1001				10,389.82

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Quality Loss Assessment, LLC

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Grand Total Areas:

1,836.55 SF Walls	585.21 SF Ceiling	2,421.76 SF Walls and Ceiling
585.21 SF Floor	65.02 SY Flooring	228.71 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	233.87 LF Ceil. Perimeter
585.21 Floor Area	650.51 Total Area	1,836.55 Interior Wall Area
1,397.30 Exterior Wall Area	155.26 Exterior Perimeter of Walls	
0.00 Surface Area	0.00 Number of Squares	0.00 Total Perimeter Length
0.00 Total Ridge Length	0.00 Total Hip Length	

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No. 2793 P. 13

Quality Loss Assessment, LLC

600 E. Sonterra Blvd. Ste. 1406
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Summary

Line Item Total			10,389.82
Material Sales Tax	@	8.250%	209.70
Cleaning Mtl Tax	@	8.250%	7.31
Subtotal			10,606.83
Overhead	@	10.0%	1,060.74
Profit	@	10.0%	1,060.74
Cleaning Sales Tax	@	8.250%	30.33
Replacement Cost Value			\$12,758.64
Net Claim			\$12,758.64

Garza, Cory